

CITY OF GRESHAM
2008-09 EMPLOYEE BENEFIT SUMMARY- Firefighters

(The information provided here is a basic summary only and does not include all provisions of each plan.
Official plan documents, Bargaining Unit Contracts and Gresham Administrative Rules will supersede this document.)

BENEFIT	DESCRIPTION		ELIGIBILITY
1. Medical Plans	<p><u>BlueCross Plan V-C/PPP</u> This plan pays 90% after \$300 deductible if preferred provider used; out-of-pocket maximum \$900 annually per covered individual; premium cost share for employees enrolled in this plan. Employees may utilize both the Legacy and Sisters of Providence preferred provider networks under this plan.</p> <p><u>BlueCross Copay Plan</u> A \$250 deductible plan with 80%/20% coinsurance. Copays apply to office visits, women's annual health exams and ER visits. Same provider networks as V-C/PPP. In-network out-of-pocket maximum is \$2250.</p>		<p><u>Kaiser</u> \$10 copay per office visit; no charges on most other services; \$10 copay for prescription drugs on an outpatient basis.</p> <p>First of the month following hire date. Enrollment forms must be received within 30 days after hire date for benefits to be effective.</p>
2. Vision Plans	<p>Vision coverage is provided by Vision Service Plan (VSP) for BlueCross medical plan participants. Plan covers in full eye exams and lenses once every 24 months for age 19+ and once every 12 months under age 19. Frames of your choice covered up to \$120 plus 20% off any out-of-pocket costs every 24 months. Contacts may be selected in lieu of eyeglasses. Must use VSP network provider for above benefits. Out of network benefits available also.</p>		<p><u>Kaiser</u> provides the same benefit every 24 months regardless of age in the medical contract.</p> <p>First of the month following hire date. Same as medical.</p>
3. Dental Plans	<p><u>Standard Insurance:</u> You may choose any dentist; coverage is based on usual and customary fee schedule; percent covered is based on how long you have been in the plan. First year coverage begins at 70% then graduates to 100% coverage after three consecutive years of service. Orthodontic coverage included.</p>	<p><u>Willamette Dental:</u> Most fees are charged on a flat fee basis and in order to receive benefits Willamette Dental Group dentists must provide services. Orthodontic coverage included.</p>	<p><u>Kaiser:</u> You must use Kaiser dental facilities; \$10 per office visit plus co-payments. No orthodontic coverage.</p> <p>First of the month following hire date. Enrollment forms must be received 30 days after hire date for benefits to be effective. Employee cost share for Kaiser dental plan.</p>

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4. Life Insurance and Accidental Death and Dismemberment (AD&D)	The City provides Basic term life insurance for all employees according to the following schedule: Fire: \$50,000 Accidental Death & Dismemberment pays a benefit in addition to Basic Life in the event of accidental death and a benefit for dismemberment. No employee premium charged.	First of the month after hire date. Beneficiary form required to enroll.
5. Long Term Disability	If unable to work and qualified, this policy will provide a benefit in the amount of 60% of monthly base pay to a max. of \$5,000/month beginning on the 91 st day that you are off work. This benefit is offset by any other disability benefit (e.g. worker's compensation, PERS, social security, etc). No employee premium charged.	First of the month after hire date. Form required for enrollment.
6. Additional Life Insurance	A voluntary term life plan in addition to Basic Life and AD&D. Coverage can be elected for employee or employee and spouse for a minimum of \$10,000 and a maximum of \$300,000 or five times annual salary, whichever is less subject to underwriter's approval. Upon initial enrollment, amounts up to \$80,000 for employees and \$20,000 for spouses are not subject to underwriting. Rates are based on age and coverage amount.	May elect at time of hire or at any time during employment. Coverage is effective upon official approval from the insurance company.
7. PERS; Public Employees Retirement System	PERS is a Defined Benefit Retirement Plan. Benefits in PERS are funded from 3 sources; Member contributions (6% of salary), Employer contributions, and earnings from investment of these funds. Employees hired after August 28, 2003 are members of the Oregon Public Service Retirement Plan (a separate program under PERS). <i>The City makes Member contributions as well as the employer contributions.</i>	One time waiting period of 6 months for new members. 5 year vesting period.
8. Deferred Compensation Plan	The City offers three voluntary deferred compensation programs sponsored by ICMA-RC, VALIC and Nationwide Retirement Solutions. A full selection of investment options is available. Maximum annual contribution is 25% of annual salary or \$15,500, whichever is less. The employee makes all contributions. Before-tax employee contributions are made by payroll deduction.	Immediate eligibility.
9. Flexible Spending Accounts	The City offers employees the opportunity to participate in three Flexible Spending Accounts. 1) <u>Health Insurance Premium Plan</u> ; allows premium contributions for medical and dental plans to be paid on a pre-tax basis. 2) <u>Medical Spending Account</u> ; Allows employees' pay to be put aside for out-of-pocket medical, dental, vision and prescriptions expenses on a pre-tax basis. 3) <u>Dependent Care Account</u> . Allows a portion of employees' salary to be put be aside for dependent care expenses on a pre-tax basis. Plans 2 and 3 are "use it or lose it" plans.	Eligible upon hire with annual Open Enrollment periods every year. Employees must re-elect this benefit every year to continue in the program.

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10. HRA/VEBA	<u>Health Reimbursement Plan</u> : \$25/month is contributed by the City to the individual HRA/VEBA account for employees enrolled in either BlueCross or Kaiser medical insurance. Funds may be used for pre or post retirement eligible medical, dental, vision and prescription expense, in addition to medical premium expenses.	Immediate eligibility
11. Education Assistance	The City will pay for tuition expenses not to exceed public institution and fee amounts for undergraduate courses. Coursework must be work related and eligibility is dependent on department budgeting. Employees must reimburse the City if they voluntarily leave the City within 12 months of the beginning date of the course.	Regular employees that have completed probation.
12. Other Miscellaneous Programs not Administered by the City	<u>Credit Unions</u> : Oregonians (formerly Mt. View Federal Credit Union) and Advantis (formerly PACE Credit Union). <u>Liberty Mutual Insurance Group</u> : A voluntary program for homeowner's and auto insurance. City employees are eligible for a 5% discount off individual rates. <u>Pre-Paid Legal</u> : A voluntary program that provides a variety of legal services for \$14.95 per month and offers an Identity Theft Program for \$12.95. Enrollment in both plans \$24.90. <u>AFLAC</u> : A voluntary supplemental insurance policy to supplement other insurance and pay in case of accident, sickness, disability and cancer. <u>Long Term Care Insurance</u> : A voluntary program designed to provide financial assistance to employees and other family members in the event of an in-home or residential care facility need.	Immediate eligibility. Enrollment is through the representative for the particular program.
12. Employee Assistance Program	Employee Assistance Services Enterprises (e.a.s.e.) is the provider of confidential counseling for City of Gresham employees and their families. The benefit provides for 6 free hours of counseling service each fiscal year based on the assessment of the counselor.	Immediate eligibility.
13. Holidays	Fire Suppression employees: Four 24-hour shifts in lieu of holidays. Forty-Hour employees: Receive 9 designated holidays.	See contract.
14. Vacations	Fire Suppression employees: Begin with six 24-hour shifts (or 144 hours) for first four years, then accrual schedule increases at several intervals throughout employment. Forty-Hour employees: Begin with 104 working hours for the first four years, then accrual schedule increases at several intervals throughout employment. Maximum accrual for vacation time is two times your annual accrual rate.	See contract.
15. Sick Leave	Fire Suppression employees: Shall accrue sick leave at the rate of 14 hours per full calendar month of completed employment. Your maximum accrual shall not exceed 1,800 hours. Forty-Hour employees: Shall accrue sick leave at the rate of nine hours per full calendar month of completed employment. Your maximum accrual shall not exceed 1200 hours.	See contract.